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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Michael Lewis, et al.

Serial No.: 09/708,124

Filed on: November 2, 2000

For: METHOD AND APPARATUS FOR
EVALUATING FRAUD RISK IN AN
ELECTRONIC COMMERCE TRANSACTION

Commissioner for Patents
Washington, D.C. 20231



Group Art Unit No.: 2165

Examiner: NYA

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INFORMATION DISCLOSURE STATEMENT

Sir:

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 together with copies of the documents cited on that form. It is respectfully requested that the cited documents be considered and that the enclosed Information Disclosure Citation Form PTO-1449 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).

Pursuant to 37 C.F.R. § 1.97, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability.

Pursuant to 37 C.F.R. § 1.97, this Information Disclosure Statement is being submitted under one of the following (as indicated by an "X" to the left of the appropriate paragraph):

- ☒ 37 C.F.R. §1.97(b).
- ☐ 37 C.F.R. §1.97(c). If so, then enclosed with this Information Disclosure Statement is one of the following:
- ☐ A statement pursuant to 37 C.F.R. §1.97(e) or
- ☐ A check for \$180.00 for the fee under 37 C.F.R. § 1.17(p).

_____ 37 C.F.R. §1.97(d). If so, then enclosed with this Information Disclosure Statement are the following:

- (1) A statement pursuant to 37 C.F.R. §1.97(e);
- (2) A petition requesting consideration of the Information Disclosure Statement; and
- (3) A check for \$_____ for the fee under 37 C.F.R. §1.17(i) for submission of the Information Disclosure Statement.

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_____ 37 C.F.R. §1.97(i). Wherein applicants are submitting references before the grant of a patent to be placed in the file but not considered by the Patent office.


- (1) Accordingly, copies of the references as listed on the attached Form PTO 1449 are submitted herewith for placement in the file. No certification or fees are deemed necessary.

Throughout the pendency of this application, please charge any additional fees, including any required extension of time fees, and credit all overpayments to deposit account 50-1302. A duplicate of this sheet is enclosed.

Respectfully submitted,

HICKMAN PALERMO TRUONG & BECKER LLP

Dated: 3-1-2001



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I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail with sufficient postage in an envelope addressed to the Commissioner for Patents, Washington, D. C. 20231 on 3-1-01

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INFORMATION DISCLOSURE CITATION IN AN APPLICATION

(PTO-1449)


 ATTY. DOCKET NO.
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 APPLICANT
Michael Lewis, et al.

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 FILING DATE
November 2, 2000

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2165

U.S. PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE

FOREIGN PATENT DOCUMENTS

EXAMINER'S INITIALS	PATENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						Yes	No

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

	Eric Bodner, et al., "An Internet Billing Server: Availability, Reliability & Scalability Issues in the MS4 Billing Server Design & Prototype", pp. 1-20, Carnegie Mellon University, Information Networking Institute, A Thesis submitted to the Information Networking Institute in Partial Fulfillment of the Requirements for the Degree, undated.
	Eric Bodner, et al., "An Internet Billing Server: Analysis of Distributed Computing and Cross Platform Issues", pp. 1-20, Carnegie Mellon University, Information Networking Institute, A Thesis submitted to the Information Networking Institute in Partial Fulfillment of the Requirements for the Degree, undated.
	D. W. Davies, et al., "Security for Computer Networks, An Introduction to Data Security in Teleprocessing and Electronic Funds Transfer", 1984, pp. 1-385.
	S.P. Miller, et al., "Kerberos Authentication and Authorization System", October 27, 1998, Section E.2.1, pp. 1-21.
	Lennart Jansson, "General Electronic Payment System", 1985, pp. 832-837, 8 th Proceedings of the International Conference on Computer Communication.
	Richard Batelaan, et al., "An Internet Billing Server: System Requirements", A Thesis submitted to the Information Networking Institute in Partial Fulfillment of the Requirements for the degree, pp. 1-130, undated.
	Danny Cohen, "Electronic Commerce", October 1989, ISI Research Report, ISI/RR-89-244, pp. 1-42.
	Danny Cohen, "Computerized Commerce", September 1, 1989, ISI Reprint Series, IRI/RS-89-243, pp. 1095, Preprinted from Information Processing 89, Proceedings of the IFIP World Computer Congress, held August 28-September 1, 1989, in San Francisco.
	Richard Batelaan, et al., "An Internet Billing Server Prototype Design", August 10, 1992, pp. 1-97, Carnegie Mellon University, Information Networking Institute, 1992 Final Project.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.